



LOCAL HELP FOR PEOPLE WITH MEDICARE

June, 2010

Sarah Reimmuth

Q: I've received a letter from my Medigap carrier that my plan will no longer be offered starting this June, do I have to switch plans?

A: Probably not. Though new laws have brought many changes to Medicare Supplement Insurance (Medigap) policies that will begin June 1, 2010, you will probably be able to keep your existing plan if you choose.

These changes only affect new plans sold after June 1. You can keep your current plan with no changes in benefits.

Basic Benefits - Beginning June 1, 2010, Hospice Part A coinsurance (outpatient prescription drug and inpatient respite care coinsurance) will be covered as a basic benefit by Medigap policies. Plan K will cover 50%, and Plan L will cover 75%.

Part B Coinsurance - Plans K, L, and N will require you to pay a portion of Part B coinsurance and copayments, which may result in lower premiums. All other Medigap policies pay 100% of Part B coinsurance or copayments.

New Plans Offered - Plans M and N are new options beginning June 1, 2010.

Plan G - After June 1, Plan G will cover 100% of Medicare Part B excess charges. Current Plan G policies cover 80% of excess charges. If you bought the plan before June 1, 2010, you can keep that plan and the benefits won't change.

Benefits No Longer Available

- Preventive Care and Home

Recovery benefits will be dropped from all plans.

Plans No Longer for Sale -Plans E, H, I, and J will no longer be sold after May 31, 2010. But, if you already have that plan before June 1, 2010, you can keep that plan.

Insurance companies selling Medigap policies are required to make Plan A available. If they offer any other Medigap plan, they must also offer either Plan C or Plan F.

If you would like more information about Medicare, Medicaid, or health insurance, call SHIP for help at 1-800-452-4800, TTY 1-866-846-0139 or online at www.medicare.in.gov.

Medigap Benefits Beginning June 1, 2010	Α	В	С	D	F*	G	K	L	М	N
Medicare Part A Coinsurance hospital costs up to an additional 365 days after Medicare benefits are used up	√	✓	√	✓	✓	✓	√	✓	\	√
Medicare Part B Coinsurance or Copayment (Except for preventive services)	✓	✓	✓	√	✓	✓	50%	75%	√	✓
Blood (First 3 Pints)	✓	√	√	√	✓	✓	50%	75%	√	✓
Hospice Care Coinsurance or Copayment	✓	✓	√	√	✓	✓	50%	75%	√	√
Skilled Nursing Facility Care Coinsurance			√	√	√	√	50%	75%	√	✓
Medicare Part A Deductible		√	√	✓	✓	✓	50%	75%	50%	✓
Medicare Part B Deductible			✓		√					
Medicare Part B Excess Charges					✓	✓				
Foreign Travel Emergency (Up to Plan Limits)			✓	√	√	✓			√	✓
Medicare Preventive Care Part B Coinsurance	✓	✓	/	✓	/	✓	✓	/	/	√